

**Information to identify the case:**

Debtor 1	Mark Edward Nelson Jr.	Social Security number or ITIN	xxx-xx-9126
	First Name    Middle Name    Last Name		
Debtor 2	Erin Marie Nelson	EIN	-----
(Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN	
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		EIN	-----
Case number: 15-70509-JAD		Date case filed in chapter 7	7/16/15
		Date case reconverted to chapter 7	9/11/17

**Official Form 309B (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
1. Debtor's full name	Mark Edward Nelson Jr.	Erin Marie Nelson
2. All other names used in the last 8 years		
3. Address	344 Pine Street Central City, PA 15926	344 Pine Street Central City, PA 15926
4. Debtor's attorney	Daniel J. Boger Harold Shepley & Associates LLC 209 W. Patriot Street Somerset, PA 15501	Contact phone 814-444-0500
5. Bankruptcy trustee	James R. Walsh Spence, Custer, Saylor, Wolfe & Rose, LLC 1067 Menoher Boulevard Johnstown, PA 15905	Contact phone 814-536-0735

The United States Trustee, Region3, appoints this individual as interim trustee as of the date of the filing of the bankruptcy petition.

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 9/11/17
<p>The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.</p> <p><b>Photo ID/Delays:</b> For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.</p>		
<b>7. Meeting of creditors</b>	<b>November 20, 2017 at 09:00 AM</b>	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>2nd Floor Conference Room, 110 Franklin Street, Johnstown, PA 15905</b>
<p><b>8. Presumption of abuse</b> The presumption of abuse does not arise.</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
<b>9. Deadlines</b>	<p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b></p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4) or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	<b>Filing deadline: 1/19/18</b>
<p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></p> <p><b>Deadline for governmental units to file a proof of claim:</b></p>		<b>Filing deadline: 2/18/18</b>
<p><b>Deadlines for filing proof of claim:</b></p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
<p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<b>11. Liquidation of the debtor's property and payment of creditors' claims</b>	<p>The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.</p>	
<b>12. Exempt property</b>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object</p>	



In re:  
Mark Edward Nelson, Jr.  
Erin Marie Nelson  
Debtors

Case No. 15-70509-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: amaz  
Form ID: 309B

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Total Noticed: 51

Date Rcvd: Sep 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2017.

db/jdb +Mark Edward Nelson, Jr., Erin Marie Nelson, 344 Pine Street, Central City, PA 15926-1348  
aty +Andrew F Gornall, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
aty Leon P. Haller, Purcell, Krug & Haller, 1719 North Front Street, Harrisburg, PA 17102-2392  
cr +Navient Solutions, Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1430  
cr +Pennsylvania Housing Finance Agency, c/o Leon P. Haller, Esquire, 1719 North Front Street, Harrisburg, PA 17102-2305  
14078555 AES/PHEAA, P.O. Box 2461, Harrisburg, PA 17105-2461  
14078556 AES/SLSC, P.O. Box 2461, Harrisburg, PA 17105-2461  
14106548 +AT&T, 1025 Lenox Park, Atlanta, GA 30319-5309  
14090664 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853  
14078561 Conemaugh Memorial Medical Center, ATTN: Patient Accounting, 1086 Franklin Street, Johnstown, PA 15905-4398  
14078562 +Court of Common Pleas of Somerset County, Pennsylvania, Somerset County Courthouse, 111 E. Union Street, Suite 110, Somerset, PA 15501-1462  
14106549 +James B. Yelovich, Esq., Yelovich & Flower, 166 E. Union Street, Suite 3, Somerset, PA 15501-1420  
14078570 ++NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, THREE NATIONWIDE PLAZA, MAIL CODE 3-11-310, COLUMBUS OH 43215-2410  
(address filed with court: Nationwide Headquarters, One Nationwide Plaza, Columbus, OH 43215-2220)  
14192126 Navient Solutions Inc., Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635  
14078575 +OneMain Financial Customer Service, NTBS-2320, 6801 Colwell Blvd., Irving, TX 75039-3198  
14078576 Pennsylvania Housing Finance Agency, PO Box 13280, Philadelphia, PA 19101-3280  
14078582 +Robert Wahl, 773 Bunker Hill Road, Central City, PA 15926-8608  
14078585 +Sundance Vacations, 264 Highland Park Blvd., Wilkes Barre, PA 18702-6768  
14078587 +U.S. Department of Education, Department of Education Building, 400 Maryland Avenue, SW, Washington, DC 20202-0008  
14078589 +Windber Medical Center, 600 Somerset Avenue, Windber, PA 15963-1397

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dnlboger@yahoo.com Sep 12 2017 02:31:35 Daniel J. Boger,  
Harold Shepley & Associates LLC, 209 W. Patriot Street, Somerset, PA 15501  
aty +EDI: QJRWALSH.COM Sep 12 2017 02:28:00 James R. Walsh, Spence, Custer, Saylor, Wolfe & Rose,  
P.O. Box 280, Johnstown, PA 15907-0280  
tr +EDI: QJRWALSH.COM Sep 12 2017 02:28:00 James R. Walsh,  
Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard, Johnstown, PA 15905-2545  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 12 2017 02:31:57 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946  
ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Sep 12 2017 02:31:59  
Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
Pittsburgh, PA 15222-3721  
14078557 EDI: CAPITALONE.COM Sep 12 2017 02:28:00 Capital One, P.O. Box 30285,  
Salt Lake City, UT 84130-0285  
14078558 EDI: CAPITALONE.COM Sep 12 2017 02:28:00 Capital One Bank USA,  
Attn: General Correspondence, P.O. Box 30285, Salt Lake City, UT 84130-0285  
14078559 EDI: CAUT.COM Sep 12 2017 02:28:00 Chase, P.O. Box 901076, Fort Worth, TX 76101-2076  
14078560 EDI: CAUT.COM Sep 12 2017 02:28:00 Chase Auto Finance, P.O. Box 78067,  
Phoenix, AZ 85062-8067  
14078563 +EDI: CCS.COM Sep 12 2017 02:28:00 Credit Collection Services, Attn: Bankruptcy,  
P.O. Box 773, Needham Heights, MA 02494-0918  
14078564 E-mail/Text: kcarter@creditmanagementcompany.com Sep 12 2017 02:32:11  
Credit Management Company, 2121 Noblestown Road, P.O. Box 16346,  
Pittsburgh, PA 15242-0346  
14078565 +E-mail/Text: kcarter@creditmanagementcompany.com Sep 12 2017 02:32:11  
Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
14078566 EDI: PHINAMERI.COM Sep 12 2017 02:28:00 GM Financial, P.O. Box 183123,  
Arlington, TX 76096-3123  
14078567 +EDI: PHINAMERI.COM Sep 12 2017 02:28:00 GM Financial, 4001 Embarcadero,  
Arlington, TX 76014-4106  
14078568 +EDI: HFC.COM Sep 12 2017 02:28:00 HSBC Bank USA, P.O. Box 2013, Buffalo, NY 14240-2013  
14188717 EDI: IRS.COM Sep 12 2017 02:28:00 Internal Revenue Service, P.O. Box 7346,  
Philadelphia, PA 19101-7346  
14078569 +EDI: CAUT.COM Sep 12 2017 02:28:00 JP Morgan Chase Bank, Attn: National Bankruptcy Dept.,  
P.O. Box 29505, Phoenix, AZ 85038-9505  
14192425 EDI: CAUT.COM Sep 12 2017 02:28:00 JPMorgan Chase Bank, N.A.,  
National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505

District/off: 0315-7

User: amaz  
Form ID: 309B

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Total Noticed: 51

Date Rcvd: Sep 11, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14078571 E-mail/Text: egssupportservices@egscorp.com Sep 12 2017 02:32:07 NCO Financial Systems Inc.,  
507 Prudential Road, Horsham, PA 19044-2308  
14078572 +E-mail/Text: egssupportservices@egscorp.com Sep 12 2017 02:32:08  
NCO Financial Systems, Inc., Attn: Sharon A. Wander, 507 Prudential Road,  
Horsham, PA 19044-2308  
14078573 EDI: AGFINANCE.COM Sep 12 2017 02:28:00 OneMain Financial, 120 East Walnut Street,  
Lock Haven, PA 17745-3538  
14078574 +EDI: AGFINANCE.COM Sep 12 2017 02:28:00 OneMain Financial Customer Care, NTBS-2320,  
6801 Colwell Blvd., Irving, TX 75039-3198  
14187483 +EDI: AGFINANCE.COM Sep 12 2017 02:28:00 OneMain Financial Group, LLC,  
6801 Coldwell Blvd, Mail Stop: NTSB-1310, Irving, TX 75039-3198  
14078580 EDI: PRA.COM Sep 12 2017 02:28:00 Portfolio Recovery Associates, 120 Corporate Boulevard,  
Suite 100, Norfolk, VA 23502  
14078581 EDI: PRA.COM Sep 12 2017 02:28:00 Portfolio Recovery Associates, LLC, P.O. Box 12914,  
Norfolk, VA 23541  
14078578 E-mail/Text: blegal@phfa.org Sep 12 2017 02:32:02 Pennsylvania Housing Finance Agency,  
211 North Front Street, Harrisburg, PA 17101-1406  
14078577 E-mail/Text: blegal@phfa.org Sep 12 2017 02:32:02 Pennsylvania Housing Finance Agency,  
PO Box 15057, Harrisburg, PA 17105-5057  
14078583 EDI: SALLIEMAE BANK.COM Sep 12 2017 02:28:00 Sallie Mae, P.O. Box 3319,  
Wilmington, DE 19804-4319  
14078586 +EDI: ECMC.COM Sep 12 2017 02:28:00 U.S. Department of Education, Attn: Bankruptcy,  
P.O. Box 16448, Saint Paul, MN 55116-0448  
14078588 +EDI: VERIZONEAST.COM Sep 12 2017 02:28:00 Verizon Pennsylvania, 500 Technology Dr,  
Ste 30, Weldon Spring, MO 63304-2225

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr JPMorgan Chase Bank, N.A.  
tr\* +James R. Walsh, Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard,  
Johnstown, PA 15905-2545  
cr\* +AmeriCredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853  
14137776\* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
Arlington, TX 76096-3853  
14106550\* +Robert Wahl, 773 Bunker Hill Road, Central City, PA 15926-8608  
14078584\* +Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319  
14078579 ##+Plain Green Loans, Customer Support, PO Box 255, 93 Mack Road, Suite 600,  
Box Elder, MT 59521-0255

TOTALS: 1, \* 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on September 11, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMorgan Chase Bank, N.A. agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Daniel J. Boger on behalf of Debtor Mark Edward Nelson, Jr. dnlboger@yahoo.com,  
dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com  
Daniel J. Boger on behalf of Joint Debtor Erin Marie Nelson dnlboger@yahoo.com,  
dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com  
James Warmbrodt on behalf of Creditor JPMorgan Chase Bank, N.A. bkgroup@kmlawgroup.com

District/off: 0315-7

User: amaz  
Form ID: 309B

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Total Noticed: 51

Date Rcvd: Sep 11, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

James R. Walsh jwalsh@spencecuster.com,  
trustee@spencecuster.com;kpetak@spencecuster.com;rsnyder@spencecuster.com;lkinsey@spencecuster.co  
m;mskunta@spencecuster.com;jwalsh@cf.epiqsystems.com  
James R. Walsh on behalf of Trustee James R. Walsh jwalsh@spencecuster.com,  
trustee@spencecuster.com;kpetak@spencecuster.com;rsnyder@spencecuster.com;lkinsey@spencecuster.co  
m;mskunta@spencecuster.com;jwalsh@cf.epiqsystems.com  
Leon P. Haller on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,  
dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmeef@chapter13trusteewdpa.com

TOTAL: 9